

APPENDIX**Sentencing Letters**

Exhibit	Author of Sentencing Letter
1	Laura Hild
2	Ben Hild
3	Don Hild
4	Jennifer Hild
5	Shannon Tomlinson
6	Beverly Ann Bach
7	Ashley Nix
8	Bonnie Phillips
9	Alex Edmondson
10	Garry Edmondson
11	Joyce Edmondson
12	Philip J. Hild
13	Jacob C. Dyer
14	Tammy Sittinger
15	Gail M. Gersonde
16	Sherri L. Hader
17	Rina Dyer
18	Steven A. Epplen
19	Scott White

Exhibit	Author of Sentencing Letter
20	Wilson Rayfield
21	Louis W. (Bill) Berthelette
22	Joanne Hendrix
23	Paul Battaglia
24	Kellie Steger
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28	Stephen (Drew) Raine
29	Bob Noll
30	Ernie Flokowski
31	S. Blair Korschun
32	Mary Hendrix
33	William (Chuck) Means
34	Charles Sittinger
35	James Gersonde
36	Niels Crone
37	Marc Janson
38	Michael Murphy
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Exhibit 1

Laura Dyer Hild

[REDACTED]

Richmond, VA 23223

June 23, 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

I am the wife and best friend to Michael Christopher Hild. I met Mike in 1999 through mutual friends at Capital One Financial. I had recently graduated from college in 1997 and was just starting my career at an architecture firm in Richmond, Virginia. We didn't immediately hit it off but that was more me than him. I had been dating someone else and wanted to see things through. Michael did persist at first, backed off for awhile, and then eventually it was me who picked up the phone and pursued him. And that's where it all began.

He was then and is now attentive, smart, caring, creative, and had a tremendous amount of drive. That's what drew me to him as a person and someone that I would eventually see myself being with for the rest of my life.

That determination and drive took us to San Francisco in 2000/2001. He was still working for Capital One and they had asked for him to move out to San Francisco with a small team to work in the Mergers & Acquisitions group. Mike and I were not married at the time but he was not leaving Richmond without me. He persisted and I was hesitant at first, but I couldn't see myself apart from him in the short time we had known each other. So I went and left everything that I had ever known, including family back in Virginia. Back then, I'm not sure many people would have thrown caution to the wind and move across country for a guy. But I knew in my heart that Mike would never abandon me. This was a big deal for me and he knew that and respected it in every possible way. I would be lying if I told you it was easy for me,

moving to San Francisco was worlds apart from what I knew growing up in Virginia. Nonetheless, I eventually found a job and the time we spent there has provided memories that I cherish and will look fondly on for years to come. After all, it is where we got engaged on July 4th weekend in Yosemite National Park at a location aptly referred to as Cathedral Lake.

Although getting engaged was a happy time for Mike and I, his mom [REDACTED] [REDACTED] during the time we had decided to move to San Francisco. This had taken an emotional toll on Mike but he was blessed with having spent time with his mom [REDACTED] when she came to visit us in San Francisco. [REDACTED]

[REDACTED] We spent that last year hoping that she would make it to the wedding and wondering at times if we should be planning for it sooner. But unfortunately, her passing came four months before the event and those last months and weeks before, Mike spent every moment that he could to be with her. It was a struggle to watch the pain that Mike was going through. Not only was his mom passing but the family business was financially unstable and Mike needed to help his dad pay the many debts that were adding up due to the costly medical bills.

Mike had taken on a patriarchal figure in a matter of weeks that had long been coveted by his dad. This tremendous amount of pressure and responsibility was passed on to Mike far too early. Mike had to immediately take action so that his dad wouldn't be in financial ruin. He not only bailed out his dad, but he also paid off the student debt that his brother had accrued during college. The financial burden that Mike took on, overshadowed his time to properly mourn his mother's passing. Which in the end, is unfortunate because he cared deeply for his mother, she was his confidant in many ways. They shared a strong bond with one another and I know he misses her although he doesn't often speak of her or the tumultuous time period of her death. That year was bittersweet for us both. We were happy to be married but missed having his mom with us on our wedding day.

Fast forward several years to the beginning of Live Well Financial (LWF). Live Well was started for the sole purpose in helping senior citizens financially in their later years. Mike saw it as an opportunity to help not only seniors but it also gave him the chance to start his own business. He spent days, nights, weekends, around the clock with an idea, a business plan, and a drive to make a go of it. He put everything he had into the company to make it successful and had done that for many years. Birthing a new business is always a challenge in any industry. It's not for the faint of heart, it takes time and a tremendous amount of sacrifice and effort. And Mike did that every

day with 110 percent effort. I found myself in awe of this determination especially when it always seemed like the odds were stacked against him. He kept getting back up and starting anew with such perseverance.

But there were other endeavors that Mike explored outside of the day to day workings of Live Well. These interests were something that Mike and I both had a passion for and quickly bonded as a team. We wanted to do something that would feed the soul and maybe make a difference.

We started an oyster business from scratch. We knew nothing about oysters, only that we love to eat them. So we took all the appropriate steps in building a functioning oyster farm. Not knowing a single thing about oyster farming did not deter us. Family and friends helped in the beginning, we catered events, we continue to sell online, and we bring oysters straight from the waters every Thanksgiving and Christmas to share with family. It's back breaking work farming oysters and not something to go into lightly and Mike went out many times on his own to work the oysters when we were first starting out. At the peak of summer and winter, the weather is brutal. But the oyster is a keystone species and it's so important to the Chesapeake Bay to help filter and clean the water. So our passion in part is to help do our part for the environment, however crazy it may sound on paper.

I will never forget the time we spent transporting thousands of oysters to safer waters during a hurricane. We were traveling through the storm from Charleston, South Carolina to make it back to the farm before it hit Virginia. To say that we were concerned was an understatement. We had spent so much time growing our oyster babies, it would have been devastating to lose them. Mike was determined to get back and move every cage in the middle of the storm. And without fail, we made it just in time and found the strength to persevere and transport many, heavy oyster cages to calmer waters. And this happened in the infancy of launching the oyster business. Before we were able to financially hire staff, Mike would spend Thursday's harvesting oysters and driving them to Richmond restaurants for deliveries. This was done every week without fail as he also worked full time at LWF. Many vacations and holidays were sacrificed to make sure the oysters were regularly attended to by ensuring their growth and survival.

The oyster farm was a catalyst for other interests that we've explored since. The oyster in many ways became the keystone of our lives. It led us to a neighborhood called Manchester in Richmond. There, we were hopeful in making a difference in a community that hadn't seen good times in quite some time. We wanted to bring joy

and uplift a neighborhood that had been down on its luck and in some respects forgotten. It started with plans to open an oyster restaurant but higher powers had other plans for us and it became a much bigger/broader project as time marched on.

One of our first projects in the neighborhood was planting 100 trees. Manchester is devoid of green space given its extension to downtown Richmond. This not only brought the community together but it was an attempt to also play a part in helping the neighborhood's urban heat island effect, among other environmental issues within Richmond. Mike took this effort on and worked side by side with the City Arborist. Live Well funded the vast majority of the effort and a lot of LWF employees volunteered their time. There were over a hundred volunteers and many sponsors that lent a hand or funded the project. In typical fashion, it winded up being a rainy day but it didn't deter Mike or the many individuals that came to the event. This at first was a simple idea that eventually took on a life of its own but Mike never wavered in making sure it was successful. It didn't stop that day either, for two years after with the help of others, Mike made sure the trees were watered on a regular basis to ensure their survival.

Since then, we've worked as a team to restore buildings, houses, and start businesses in the community. Mike was also instrumental in not only expanding the historic district but also pushing and ultimately succeeding at rezoning the business district corridor. These were all positive transformations to benefit the growth and viability of the community. Apart from the desire to open up an oyster restaurant and planting trees, we never imagined that we would continue to do more, but we did. Quite simply, no one else wanted to and we felt that there was so much more to do to truly make a difference. We were meant to take this on for reasons I may never know why. I can only hope they are revealed in the future.

This tremendous amount of time, energy, and effort did not go unnoticed. Mike was to be recognized as an honoree at the 34th annual Dinner of Champions. The dinner recognizes a business leader that has positively impacted the Greater Richmond region in a positive way while benefiting the National Multiple Sclerosis Society. It's a signature event which has honored prominent Richmond leaders through the years. It goes without saying that this was a very big deal to even be considered and then to be selected by the MS Board. Mike was truly humbled by this honor. But in the end after much reflection, Mike did something that most people wouldn't do, he turned them down. For one, he felt that I should be recognized as well and I was as much deserving as he was. He also felt quite small compared to the past prestigious leaders that had been honored and believed he was too young to deserve such an honor bestowed

upon him. And in the end the work that was being done in Manchester was at its infancy that included challenges with highly publicized friction. He felt the spotlight shouldn't be about him but the community instead. I know most people wouldn't turn something like this down. He put me and the community before his own benefit. That act of selflessness is humbling and shows a tremendous amount of poise. But it's the silent wins/recognition that no one knows about that are truly impactful. Not many people know about this honor and the fact that Mike turned it down, only myself and the people bestowing this recognition.

It's hard for me to give you a synopsis of Mike's character and who he is as a person without taking you through our lives together. Of course, these are only a few moments that I share with you but important ones all the same. They are pivotal milestones that have shaped us separately as individuals and together as a couple.

The longest we've been apart from one another were the two months he was in Kentucky preparing for his case in the twenty plus years that we've been together. The only other time apart was during the time he spent with his mother [REDACTED].

Mike is my other half and it's hard to separate my existence from his own.

Based upon what I've shared I can confidently without question state that I'm shocked by what has been insinuated and the charges brought against Mike. The guilty verdict does not register for me based on the Mike that I know and have known for half my life.

I, therefore, ask that you take what I've written into consideration when determining a sentence for Mike and ask for leniency in your decision.

Sincerely yours,

A handwritten signature in black ink, appearing to read 'Laura Dyer Hild', with a long, sweeping horizontal line extending to the right.

Laura Dyer Hild

January 11, 2023

Dear Judge Abrams,

As a follow up to my previous letter that I had submitted to Brian Jacobs almost two years ago, I felt compelled to give a continuation of what has transpired since then. A lot can happen within a two-year window, I can imagine others that have written a letter may even feel the same and wonder if they should do what I am doing.

Michael has spent the last two years doing the lion share of work helping to run what little we have left of our oyster business, and handling property management for the properties that we rent to folks in need of housing. None of which is profitable, it only pays some bills and the mortgages. Of course, you mix in the pandemic and that has made everything exponentially more difficult. It's a drastic change from what he used to do, running a financial business. This of course hasn't deterred him, because he knows it needs to be done and he's more than willing to do it. He's been a one man show while I try to keep my full-time job.

He has told me many times that his sole reason for pushing forward and doing the best he can is to simply protect me from all the pain and suffering I will ultimately face given his verdict. It breaks my heart to hear him say "I've failed you and you need to do what's best for you now....change your name, divorce me, do whatever you need to do". Very real and vulnerable conversations had at the dinner table.

It's not a good place to be in, when all hope is lost. This is what it feels like for my husband. Not many people can take the constant negative shaming, hatred, gossip, harassing, stalking, one sided tabloid journalism that plagues his life and mine. People have come into our lives only to hurt, deceive, profit, and create disruption pitting family and friends against one another. He's been stripped down and exposed for all of Richmond to see, spectators taking their pound of flesh. *And for what, I'm not sure why we're even here or how we got here based on what I've seen, heard, and been witness to.*

Psalms 31:1-25 (Ps 31:10-14) (The New American Bible Revised Edition NAB) is a regular read for me during these troubled times. It's befitting my husband's current state and by association, mine as well. I only included one section (10-14) out of its entirety but encourage the full read.

10 Be gracious to me, Lord, for I am in distress; affliction is wearing down my eyes, my throat and my insides.

11 My life is worn out by sorrow, and my years by sighing. My strength fails in my affliction; my bones are wearing down.

12 To all my foes I am a thing of scorn, and especially to my neighbors, a horror to my friends. When they see me in public, they quickly shy away.

13 I am forgotten, out of mind like the dead; I am like a worn-out tool.

14 I hear the whispers of the crowd; terrors all around me.

They conspire together against me; they plot to take my life.

I pray for your leniency Judge Abrams.

A handwritten signature in black ink, appearing to read "Laura Hild", with a long, sweeping horizontal line extending to the right.

Laura Hild

Exhibit 2

3 July 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

Thank you for the time and for reading my letter about Michael C. Hild. I am Mike's younger brother and close friend. I am a 43-year-old [REDACTED]. I am addressing this letter hoping that you respectfully consider the following information as sentencing is determined.

Mike is my only sibling, and we are very close. Growing up, Mike served as the father figure since my dad was consistently traveling for work. Some of my earliest memories consist of hanging out with my brother and his friends since he always included me. This support continued through college as his friends were my friends. Mike was the first person to show me the true meaning of being a man and friend. While Mike was at Cornell, we continued to stay close as I would come and visit him whenever it would work out.

Once [REDACTED] Mike and his wife, Laura, welcomed me home from [REDACTED] and always made sure I had a warm meal and bed. To say that Mike has been a foundation in my life would be putting it lightly. During my most challenging times in life, he has been there! When our mother died and I was in college, I struggled with everyday living. He was there! Then during my divorce, I was a complete mess and had a hard time focusing on life. He was there! Most recently, [REDACTED]. He was there! Mike has always been there for me, to support and help to lead me through the tough times! It is evident to say that I would not be where I am in my life if it were not for my older brother, Michael C. Hild!

Mike has a reputation as the Hild (father) and Hendrix (mother) family leader as the next generation takes the reigns. He has been assigned the hard choices on both sides of the family to lead us into the future. Someone of that caliber does not cut corners or make irrational decisions! As [REDACTED] I can tell you this first-hand as someone [REDACTED]. If my brother were [REDACTED] He is a very meticulous, strategic initiative and process-driven thinker who has shown to be of the highest of character these past 46 years.

I can tell you that he had a reputation amongst his peers and community as a thoughtful leader. He and Laura were in the process of helping to bring a run-downtown in Richmond to a brighter future. Mike also volunteered at a homeless shelter to bathe those who could not accomplish that on their own. Not sure about you, but that is not an easy task to undertake and shows his character and willingness to get his hands dirty.

Based on my brother's reputation, the acts to which he has been found guilty contradict his prior history or character! When I have faced challenging times, My brother has always been the mentor in my life!

Judge Abrams, I ask you to consider my letter in imposing Michael C. Hild's sentence and be lenient.

Thank you for your time and consideration!

A handwritten signature in black ink that reads "Benjamin R. Hild". The signature is written in a cursive, slightly slanted style.

Benjamin R. Hild

Exhibit 3

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10017

July 4, 2021

Dear Judge Abrams,

By way of introduction, my name is Donald J. Hild, the father of Michael C. Hild. I have lived in the Cincinnati area since 1987 where I retired from Fidelity Investments in 2009 as a Registered Investment Representative holding a SEC Series 7 license. Over my career I was the director of several bank operations departments, the last being a founder in The Bisy Group as General Manager of their Midwest Bank Operations Center based out of Cincinnati, Ohio servicing over 130 regional banks in a nine state area. I am 76 years old and in [REDACTED]

[REDACTED] Unfortunately, I was unable to attend Mike's trial to offer support because upon arrival in NYC [REDACTED] and had to return to Cincinnati immediately [REDACTED]. I fear I will not be able to attend his sentencing this September due to my [REDACTED]

Judge, while I understand that Mike has been found guilty in court, I would like to provide you with some information that I hope you will consider in regard to your sentencing decision. Mike was an early achiever. He earned a Junior Assistant Park Ranger Badge around 10 years old and was Student of the Year upon graduation from Middle School. As his father, I raised him to stand up for the underdog and befriend the weaker kids in school from bullies. This he did, as several of his teachers let me know. He was a "stand up guy" for several of his student friends some of whom we eventually employed at our bookstore founded by my deceased wife and me during the 1990s. Mike was an outstanding student and athlete during his High School years and made the academic Honor Role every year. He was accepted for admission by my Alma Mater, Notre Dame but chose a tougher college career when he was recruited to play football at Cornell and pursue a degree in Economics. I also remember him giving up one of his Spring breaks from school to work on one of Jimmy Carter's Habitat for Humanity projects. At Cornell, he consistently made the dean's list in spite of his heavy football schedule that had to be balanced with along with a difficult study regimen to attain his degree in Economics.

Upon graduation from Cornell he took a position with Capital One and did a stint in the their acquisitions and mergers group before starting his Live Well Mortgage endeavor. I remember once a few years back when my wife and I were attending a social event at the Cincinnati Sports Club meeting a young gentleman that worked for Mike at Capital One who wanted to know if I was related to a Mike Hild out of Richmond, Virginia. Once I acknowledged I was his father, this young man raved on and on, almost to a point of embarrassment, that he never worked for a more honest and moral boss than Mike. It was an unsolicited compliment that my wife and I hold on to dearly during this troubling time.

Over the years, we vacationed with Mike and his lovely wife, Laura, usually around environmental and ornithology related outings. Their development of the Anderson's Neck Oyster Farm and its logo of "saving the Chesapeake-Bay one oyster at a time" through the oyster's natural ability to filter water for the Chesapeake Bay's pollution problem further defines his passion for the environment and nature. Mike and Laura have sponsored several urban renewal projects for the betterment of the Richmond community that are well-documented in the Richmond press. Mike's business reputation, devotion to family, contribution to the community and charitable organizations over the years based on my knowledge as his father are inconsistent with the acts to which he has been found guilty.

Judge, my wife and I ask for you and the judicial court system to take the above words of testimony in favor of imposing a lenient sentence for our son, Mike.

Respectfully,



Exhibit 4

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

My name is Jennifer Hild and am Mike's sister-in-law. I am married to his only brother, Ben Hild. Our family reside in Alexandria, VA with our two children [REDACTED] and [REDACTED]. I am an Registered Nurse while working in Labor & Delivery, and Postpartum for 6 years. After having our second child ([REDACTED] - 2 yrs old) I decided to take time off and work as a stay at home with our two kids. I am 43 years old.

Ben and I got married later in life. I have been a part of the Hild family since 2017. Being a [REDACTED] family, you don't always have the luxury of living close to family. But in 2019, my husband was [REDACTED], and we were finally living in the same state as his brother, Mike. Mike and his wife Laura didn't waste a second getting to know their precious nephew and niece. There have been many weekends that he has traveled up to see our children. He loves to get on the floor with them to play with them for hours. They absolutely love him. They refer to him as "Mikey". There is barely a week that goes by that our son does not ask to see his "Mikey". Our son, [REDACTED], and Mike have a very special bond. [REDACTED]

[REDACTED]

[REDACTED] This is very typical of him and how his family always comes first.

I am an only child, so my children do not have any other Aunts or Uncles. Mike is their only uncle. I realize he has been found guilty on all charges. It will be difficult to explain that to our children one day. But the only Mike I know is a good man. A man who loves his family and will do anything for them. I am writing on his behalf, because I hope that my children are able to grow up knowing their Uncle Mikey. The only Mike I know is an amazing role model. I couldn't ask for a better brother-in-law or Uncle for my children. I hope that you will consider this when making your decision on his sentencing.

Thank you for your time,



Jennifer Hild

Exhibit 5

Wednesday, July 21, 2021

Hon. Judge Ronnie Abrams
United States District Court
Thurgood Marshall United States Courthouse
40 Foley Square
Room 2203
New York City, New York 10007

RE: Sentencing for Michael Hild in Case No. 1:19-CR-00602.

Dear Judge Abrams:

This letter serves to describe the Mike Hild, and his family, whom I have known and loved for decades. Nothing that I have witnessed, or known about Mike, supports the crimes of which he has been found guilty. I am attorney, in Kentucky, who specializes in litigation, both civil and criminal.

I first met Mike when I was in law school, and I began dating his friend, to whom I have been married for twenty (20) years now. Mike's father, Don Hild, owned a wine/ book bar after his retirement from the banking industry. The wine/ book bar was operated by Don, and his wife Carol. My husband, Rob Tomlinson, worked for them as we dated. It was during this time that I first met Mike. Mike was devoted to his family, even while starting his own career. Mike was always so balanced in is world view and actions: the direct opposite of a typical "Executive" type. He played football at Cornell. When his mother, Carol, [REDACTED], he was there personally nursing her through her tragic decline. When his father, Don, could not bear to operate the wine/book bar without his devoted wife and partner, Mike formed a partnership with two friends, including my husband, to keep his parents' dream alive. This was certainly not his career trajectory, but family and community always came first with him.

Mike married the love of his life, Laura, who I am also honored to call a friend. They both have a strong desire to protect our environment, encourage small business, and to renovate blighted areas of Richmond, Virginia, to provide jobs, places to live, and bring safety and security to an area marred by gang violence. They never caught themselves up in the "Executive" lifestyle and affect. They live in the same house, a modest one, which they bought when they were first married. They drive older vehicles. No grand vacations. No boats. They live a modest and simple life.

When Mike risked the security of being an Executive at Capitol One, to open Live Well, he was prepared to live with nothing to get a company started that he believed in. Why Live Well and reverse mortgages? He saw his own father struggle in retirement to maintain his lifestyle while owning assets free and clear. The problem was that people tend to want to live in these homes during their elder years. Yet, these same homes are their main asset. Mike then noticed that more than his father was in this same predicament. Mike was a problem solver, who devised a way to fulfill a societal need: reverse mortgages. While Mike certainly made little in the

beginning, he developed a successful company that served the existing needs of the public. Even when Live Well became profitable, Mike and Laura remained modest in their lifestyle and expenditures.

They purchased an oyster farm that was going out of business. They felt it was their mission to save it, preserve the waterways, and continue the existence of a way of life that had existed for over a century. They were not hands off. They were intimately involved in operations. They were active in lobbying for these waterways to be protected. Was this business very profitable? No, but they felt the cause itself was worth it.

Then they became concerned with Richmond, Virginia itself. The modest house in which they lived, with great historical value, was becoming surrounded by street crime. The previous historic areas, of which we should all cherish, had turned into blighted areas, with high crime rates, available housing being vacant buildings, and there were no functioning businesses to employ the people who lived there. On top of that, the area was crime-ridden. The Hilds decided to solve another problem: historically renovate the area, populate it with homes and rentals to provide safe housing, and historically renovate businesses so they could employ those that lived there. All of these measures would remove the criminals who had used the blight as their personal playground. All this while preserving our historic areas.

I am also a historic preservationist, so I followed their plans for the area closely. It was not easy for them, but they tirelessly lobbied the local government and City of Richmond. A process that took years. Then they slowly began purchasing properties one building at a time. As any historic preservationist knows, you rarely make the money that you deserve for such projects. They are costly labors of love. Mike and Laura have stuck with these projects for over a decade. It was their labor of love and gift to a community that had been underserved and generally forgotten. The police would not even enter this area, unless for a great reason, due to the dangerousness of the general area.

These are the people that I know and love. These are the people solving problems for our elderly, the disenfranchised, and the forgotten. These are the people, who have always lived modestly because their causes were more important. Frankly, living the “wealthy or privileged” lifestyle has never been their desire or motivation.

Mike also is the primary caretaker for his father, Don. As Mike has always supported others, his father is no exception. He has recently had [REDACTED] If Mike were to be sent away to prison for the majority of his life, not only will this surely kill his father, in the interim, there would be no one to care for him.

The recent verdict against Mike, has been absolutely heartbreaking to those that have known and loved him. Nothing in Mike’s life would ever lead one to even contemplate the verdict against him. We are not the sum total of our worst actions. It is hereby pleaded that the good that he has performed in his life and his lack of criminal history, be considered as a basis for leniency. As a criminal defense attorney myself, I have seen no case in which leniency is more justified.

Sincerely,

Shannon Tomlinson

Hon. Shannon Devine Tomlinson
DEVINE TOMLINSON LAW OFFICE, PLLC

[REDACTED]

Williamstown, KY 41097

Phone: [REDACTED]

E-mail: [REDACTED]

Exhibit 6

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

July 18, 2021

Dear Judge Abrams

My name is Beverly Ann Bach, step-mother to Michael C. Hild. I married Mike's father, Donald J. Hild in 2003, a little over a year after the passing of my husband and the passing of Mike's mother both [REDACTED] in 2002. I am 65 years old and a retired electrical engineer from Lucent Technologies. During my career I've also worked for Proctor and Gamble, Bell Labs and White House Communications on wireless data technologies. I reside in Cincinnati, Ohio with Mike's father

Judge, I am writing to you in support of my step-son, Mike Hild who has been found guilty in your courtroom. Mike and Laura are passionate to improve environmental conditions where they believe they can have an impact. The Anderson Neck Oyster Company and the Richmond redevelopment project are tangible examples.

Mike and Laura bought a property on the York river (tributary to the Chesapeake Bay) after the owner of the property decided to quit logging operations on it. Their intent was to make it a wildlife preserve. They noticed old oyster shells on it and brought in experts to analyze it. After it was determined the area could support oyster farming they went through the complicated regulatory approval process and costly capital investment because they knew an oyster's natural water filtration system can filter 50/gal/day/per oyster and that was essential to help clean up the pollution in the Chesapeake Bay. Mike's logo for the Anderson's Neck Oyster Company is "Cleaning up the Chesapeake Bay one oyster at a time." It also still provides sanctuary for wildlife.

Mike improved property and started businesses in an effort to rejuvenate the Manchester area in Richmond, Virginia. To make the area more appealing, Mike initiated a tree planting project and got the community to help plant trees in a rundown areas of Manchester in Richmond. Mike's contributions make Richmond a better place to live. We have a similar urban renewal project in Cincinnati's Over-the-Rhine area where people like Mike and Laura have made a difference in bringing back vitality to a depressed area of our city.

Judge, I ask that you take into consideration the many good things that Mike has accomplished over the years and that the acts to which he has been found guilty are inconsistent with his prior history and character. I ask that you give consideration in your ruling for a lenient sentence.

Respectfully Yours,

Beverly Ann Bach

Exhibit 7

Honorable Ronnie Abrams
The United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

I am Mike Hild's sister-in-law. I am writing to you on behalf of Mike, to give you some insight on his character and the person that I have come to know for many years.

I have known Mike since my early teenage years when he started dating my sister. Back in those days, I was more of an annoying sister type towards Mike, but he always showed patience and kindness. I remember one time specifically jumping on him numerous times as he was sitting on the couch next to my sister and not once did he show any anger or annoyance towards me; he was happy to just play along. In those early years, I recall staying at their house a couple of times while my parents were away. I remember being a bit nervous at first, but those feelings dissipated almost immediately. They both made me feel right at home. Anything I needed they took care of. I recall Mike going through a list of movies for us to watch together as if that was really what he wanted to do on a Saturday night, but he seemed genuinely happy that I was there to stay with them.

As I grew a bit older and went to stay with my sister, Mike was always aware of the times that I just needed and wanted to talk to my sister. He never pried nor had any issues with giving us some space to vent about life. He has always been a very understanding individual.

As time went on, Mike and Laura started up an oyster company. In the earlier stages of the company, I was going through a tough time in my life. Laura and Mike asked if I would like to come down to "the neck" as they call it and help out at oyster farm. This was a way of getting things off my mind and a way for them to show me that family was all that really mattered. Mike has always listened and sympathized with any problems I have going on in my life and is always willing to give any advice whenever solicited.

Once they got the oyster business up and running, they began shucking oysters for events all on their own. Between family and friends, individuals would pitch in and help shuck at the oyster events as needed. Mike always made certain everyone had what they needed. Even when things were hectic, he would make certain that everyone that was helping was doing okay and if we needed anything, he would jump to get it. At the end of these events, Mike would take us all out to dinner as appreciation for the help.

Throughout the time I have known Mike, we have celebrated many holidays, birthdays and have taken many vacations/weekend getaways together with my family. He has been a kind, easy going, go with the flow type of person at these family functions. He has shown that our family does mean a great deal to him.

There were even a couple of times that Laura could not make a family function because of work and Mike still showed up to show support/celebrate along with us. Just recently even with all the turmoil he has going on in his life, Mike still wanted to invite us all over so that he could share and make a special family recipe for us.

Even though Mike is (and my sister indirectly) living a nightmare, each time we see him, he is more interested in what is going on in our lives and does not want to burden any of us with anything else.

I do know one thing; my sister still remains by Mike's side. She always has been. They are always together, and their love for each other never wavers. My sister needs Mike; it will truly wreck her world to be without him. Another thing that is for certain, Mike has always showed that he loves my sister very much and that is more than I can ask for in a brother-in-law.

Judge Abrams, I ask that you please take my letter into consideration when deciding your sentencing.

Thank you,
Ashley Nix

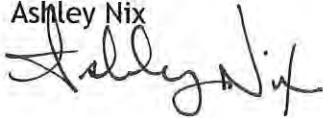
A handwritten signature in black ink, appearing to read "Ashley Nix", written in a cursive style.

Exhibit 8

(Handwritten and Transcribed Letter)

June 28, 2021

Dear Judge Abrams,

My name is Bonnie Susan
Hersonde-Phillips. Michael and I
are first cousins. His father Donald
died and my mother Joan died. Hersonde
were brother and sister. In
two days I will be 60 years old.
I am a mother of a 26 year old
daughter - Alexis and a 28 year old
son Andrew. I had a 30 year
career with Whirlpool Corporation
whose worldwide headquarters are
located in my sister city Benton
Hart, CT. I am a college graduate
who holds a B.S. in Sociology from
Central Michigan University.

I have lived in St. Joseph since 1978, and am a Michigander by birth. I am now semi-retired and work at a salon part time.

The purpose of my writing this letter is on Michael's behalf to give you some personal details about him to help with the decision regarding his sentencing.

I remember the day Michael was born. Our cousin Debbie Kild and I were at our Grandmother's home in Benton Harbor. The call came from Mercy Hospital that Michael had arrived. Uncle Don took Debbie and I over to see this new addition to our family. Needless to say as young girls we were thrilled. While my immediate family moved many times til 1977. Our home base was always our Grandmother Geraldine's home. We would have

many family celebrations and Michael and his family were always present. He was an easy going child with a wonderful demeanor. Always willing to help and a lot of fun to be around. As kids we just played outside and had a normal childhood. When the kids moved to Kentucky for his father's job. Michael was just beginning high school. I say just this, because our Grandmother would spend a considerable amount of time at their home in KY. She was in her 90's at this period. Michael would take Grandma to the library with him, find her a comfortable chair, a book to read and she just loved the fact that he would take the time to be with her. He would also drive her around the

historic areas of Cincinnati and Kentucky, stopping to read aloud the signage at the places that were of interest, as her eyesight at a distance made it difficult for her. He would also take her out for an ice cream along the banks of the Ohio River. While most young men of this age are out and about, Michael and Hondra held a special bond. She lived to be 100 and spent the last years say 10 most winters in KY/OH and summers in Michigan. Kindness, Generosity and willingness to give of himself are traits that I know well of Michael's character. When my children were young and we would have the annual Potato Pancake Halving

at my home (after it became too much
for our Grandma), Michael would
go out of his way to take Andrew &
Alexis outside to the park and
play with them. He did this many
times over the years at his
getting. It helped out the mother
(ME) and again he enjoyed their
company. His love of being with
them is part of his being.
As life does, we did not see
each other for a few years, he went
away to Cornell University and my
contact was through my mom and his
mom + Dad.

One of the times Michael's
generosity was paramount in my life
was when my son Andrew

graduated from high school and
 was lost for a summer job. Michael
 was just in the beginning stages of
 Anderson's Neck Oyster Farm. I called
 asking Michael if he could help me.
 Without hesitation, he said of course
 Bon. I'll have him come out and see
 what I can do to help ~~him~~ him.
 Michael picked him up at the train/bus
 station and hosted him for a week.
 It was a generous offer on his part
 as he had not seen Andrew for a
 few years and was very busy with
 his own life and business. Kindness
 and helping the family that was the
 Michael did know our love.
 as for his community involvement.
 Michael is civic minded, has given
 countless hours to his church,
 community and to really reach


back and help those are just looking for someone to believe in them. He looks for the best in people, always has.

While it is my personal opinion, based on my family experiences over all these decades, my knowledge and interaction with Michael's character. I am obliged to state, the acts to which Michael has been found guilty are inconsistent with his prior history.

Judge Abrams, I am asking you to take my letter into consideration in imposing sentence and to be lenient. He is a good man.

I am hoping this hand written letter is acceptable to you. My words flow easier from my heart through the end of a pen.

Respectfully, *Bonnie S. Phillips*


St. Joseph, MI 49085-2026



Honorable Ronnie Abrams
United States District Judge
Shirgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

June 28, 2021

Dear Judge Abrams,

My name is Bonnie Susan Gersonde-Phillips. Michael and I are first cousins. His father Donald Hild and my mother Joan Hild-Gersonde were brother and sister. In two days I will be 60 years old. I am a mother of a 26 year old daughter – Alexis and a 28 year old son Andrew. I had a 30 year career with Whirlpool Corporation whose worldwide headquarters are located in my sister city, Benton Harbor. I am a college graduate who holds a B.S. in Logistics from Central Michigan University. I have lived in St. Joseph since 1978, and am a Michigander by birth. I am now semi-retired and work at a salon part time.

The purpose of my writing this letter is on Michael's behalf to give you some personal details about him to help with the decision regarding his sentencing.

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When my children were young and we would have the annual Potato Pancake Gathering at my home (after it became too much for our Grandma) Michael would go out of his way to take Andrew and Alexis outside to the park and play with them, he did this many times over the years at this gathering. It helped out the mother (ME) and again he enjoyed their company. His love of being with them is part of his being.

As life does, we did not see each other for a few years, he went away to Cornell University and my contact was through my mom and his mom and dad.

One of the times Michael's generosity was paramount in my life was when my son Andrew graduated from high school and was lost for a summer. Michael was just in the beginning stages of Anderson's Neck Oyster Farm. I called asking Michael if he could help me. Without hesitation, he said of course Bon. I'll have him come out and see what I can do to help him. Michael picked him up at the train/bus station and hosted him for a week. It was a generous offer on his part as he had not see Andrew for a few years and was very busy with his life and business. Kindness and helping the family, that is the Michael Hild I know and love. As for his community involvement, Michael is civic minded, has given countless hours to his church, community and to really reach back and help those are just looking for someone to believe in them. He looks for the best in people, always has.

While it is my personal opinion, based on my family experiences over all these decades, my knowledge and interactions with Michael's character. I am obliged to state the acts to which Michael has been found guilty are inconsistent with his prior history.

Judge Abrams, I am asking you to take my letter into consideration when imposing sentence and to be lenient. He is a good man. I am hoping this hand written letter is acceptable to you. My words flow easier from my heart through the end of a pen.

Respectfully,

Bonnie S. Phillips

Exhibit 9

(Handwritten and Transcribed Letter)

7-16-21

Your Honor,

My name is Alex Edmondson. I was a high school classmate of Mike Hild and have been a friend & admirer since June of 1989. I am also an assistant district attorney in Campbell County Kentucky and have been serving the Commonwealth for 10 years. Over the last ten years I have prosecuted thousands of people. Some deserved - strike that most deserved to be incarcerated then there were others that let situations albeit bad, get out of control. I believe that Mike was in the middle of one of those situations.

To digress, Mike Hild always did the right thing. In high school Mike was the guy that stood up for those that couldn't stand up for themselves. We ran in the same social circles and we had friends that at times were bullied and make fun of - Mike was not part of the gang of bullies. He was the protector - the guy that would divert the attention to himself.

Michael and I traveled to Germany together when we were 15 with our German class. I was the first time a kid from Kentucky had been anywhere let alone out of the country. I decided to have too much beer at a beer hall & Mike held my head high as I was sick all the way back to the hotel. He was and is that kind of friend. The

①

kind of friend you wanted along for the ride of life.

We attended an all boys school together in Kentucky - without a doubt the best 4 years of my life. Many of those memories included Mike Hild. We graduated and I attended Syracuse U. & Mike went to Cornell. Syracuse was wonderful but Cornell was magical. The campus was out of this world - he played football for Big Red and we would get together a couple of times a year. Mike always called to check in & make sure I was doing well that it's the kind of guy that Mike is.

Over the last twenty years Mike and I didn't have the occasion to talk much. Life got busy and I remained in Kentucky. I entered my father's practice married a high school acquaintance and had 4 children. I wish I would have had the opportunity to visit more with Mike. I don't know if I could have changed the course of events, but I would have told him to surround himself with good people. Strong, smart, average people that would help him stay grounded and true to his roots.

The thing about Mike is - he never had to be the flashy guy or part of the hype. He was content working hard for everything. Success followed his work ethic

②

Judge I guess what I am getting at is - I have requested increments for many people. The ones who I know have learned a valuable lesson are the ones that I recommended a lighter sentence. Mike has so much more to give the world. Yes things haven't turned out the right way but Mike will contribute to so much more.

Somewhere there is a young woman or man about to make the mistake of going a little to far. Mike can and will be that guy that recommends they take a second look. If you give him that opportunity I don't believe that he will the mistake of not giving back.

I miss my friend, I miss the ease in which his mind solved complicated problems and the way that he treated people around him.

Your honor I understand the situation you are in, but if you could please do what you can to allow Mike to return to helping others I believe the world would be a better place. I appreciate your consideration and know you will make the right decision.

Best,

Alex Edmonstone Friend
of Mike Hild for
32 years.

July 16, 2021

Your Honor,

My name is Alex Edmondson. I was a high school classmate of Mike Hild and have been a friend and admirer since June of 1989. I am also an assistant district attorney in Campbell County Kentucky and have been serving the Commonwealth for 10 years. Over the last ten years I have prosecuted thousands of people. Some deserved – strike that most deserved to be incarcerated then there were others that let situations, albeit bad, get out of control. I believe that Mike was in the middle of one of those situations.

To digress, Mike Hild always did the right thing. In high school Mike was the guy that stood up for those that couldn't stand up for themselves. We ran in the same social circles and we had friends that at times were bullied and made fun of – Mike was not part of the gang of bullies. He was the protector – the guy that would divert the attention to himself.

Michael and I traveled to Germany together when we were 15 with our German class. I was the first time a kid from Kentucky had been anywhere let alone out of the country. I decided to have too much beer at a beer hall and Mike held my head high as I was sick all the way back to the hotel. He was and is that kind of friend. The kind of friend you wanted along for the ride of life.

We attended an all boys school together in Kentucky – without a doubt the best 4 years of my life. Many of those memories included Mike Hild. We graduated and I attended Syracuse U and Mike went to Cornell. Syracuse was wonderful but Cornell was magical. The campus was out of this world – he played football for Big Red and we would get together a couple of times a year. Mike always called to check in and make sure I was doing well. That is the kind of guy that Mike is.

Over the last twenty years Mike and I didn't have the occasion to talk much. Life got busy and I remained in Kentucky, I entered my father's practice, married a high school acquaintance and had 4 children. I wish I would have had the opportunity to visit more with Mike. I don't know if I could have changed the course of events, but I would have told him to surround himself with good people. Strong, smart, average people that would help him stay grounded and true to his roots.

The thing about Mike is – he never had to be the flashy guy or part of the haves. He was content working hard for everything. Success followed his work ethic.

Judge I guess what I am getting at is – I have requested incarceration for many people. The ones who I know have learned a valuable lesson are the ones that I recommend a lighter sentence. Mike has so much more to give the world. Yes things haven't turned out the right way but Mike will contribute so much more.

Somewhere there is a young woman or man about to make the mistake of going a little too far. Mike can and will be that guy that recommends they take a second look. If you give him that opportunity I don't believe that he will make the mistake of not giving back.

I miss my friend, I miss the ease in which his mind solved complicated problems and the way that he treated people around him.

Your Honor I understand the situation you are in, but if you could please do what you can to allow Mike to return to helping others I believe the world would be a better place. I appreciate your consideration and know you will make the right decision.

Best,
Alex Edmondson – Friend
of Mike Hild for 32 years.

Exhibit 10

EDMONDSON & ASSOCIATES

Attorneys & Counselors at Law

28 West Fifth Street

Shutt Mansion

Covington, KY 41011-1453

859 491-5551

 *mobile*

7/7/2021

Garry L. Edmondson
Alexander F. Edmondson*

**Also Admitted in Indiana*

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, 10007

Dear Judge Abrams:

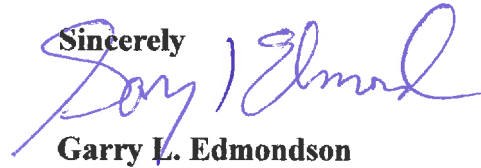
My name is Garry Edmondson. Mike Hild is a personal friend of my family. He and my son are longtime friends, having gone to high school together. Mike, as is typical, spent a lot of time with my family, including my wife and my three daughters, during that time. We came to know Mike and his family very well. The character he demonstrated during that time was one of complete honesty, integrity and faithfulness to Christian principals. He has always been the type of person a parent of four children would wish their children would hang out with. Our community here in Northern Kentucky is small. It is often said that everyone is related to each other. We all know everyone and their families. Mike has always been an example of the right kind of kid.

I believe it is relevant in my writhing of this letter to point out that I served as the local elected County Attorney for 21 years before my retirement. Before that I was both a public defender and prosecutor in Police Courts. As I'm sure you understand, after my 50 years of a very active law practice and public service, one becomes a little jaded about individuals accused and convicted of a crime. It was with complete shock that I learned about the allegations against Mike. He is the last person I would ever believe would knowingly involve himself in the activities of which he stands convicted. It is totally out of character of the person I've known, watched grow up and admired.

We maintained our friendship with Mike and his family during his college years and afterwards when he became involved in his community. We share with him and his family interests in rehabbing old buildings and involvement in community affairs. The character

of a person is revealed in what he does for others and his community. I am familiar with his community involvement and all of the good things he has done there. He has earned and as a former prosecutor, I believe he deserves leniency. I pray your consideration of these qualities in sentencing.

Sincerely



Garry L. Edmondson

Exhibit 11

(Handwritten and Transcribed Letter)

July 8, 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
Forty Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

To quote my grandmother, "Life and time are precious gifts given." The older one grows that realization becomes clearer and more meaningful.

My name is Joyce Edmondson. I'm a 73 year old mother of four, grandmother of thirteen. I came to know Mike Hild, in 1989, 32 years ago when my son, Alex, became good friends with him at Coalington Catholic High School.

Mike was always polite, respectful and a loyal friend to my son. We would laugh about their teachers and the boys shared funny stories about school when he came to our house to hang out.

Mike always struck me back then as the "voice of reason" to my son who could, at times, throw caution to the wind. He was the grounding force, the level headed one among Alex's friends, someone I could rely on to make sure my son didn't fall off the path.

Mike was smart, studious, serious, hard working, kind, well liked, and a good listener. Having three daughters, Mike would laugh and never judge my daughters when I sometimes needed to vent about the trials of raising three teenage daughters. He'd listen, laugh,

smile, and just be a comforting spirit. I remember thinking back then that he was so much more mature than most of my son's friends.

One time in particular stands out in my mind. Mike and Alex had an opportunity to go to Germany the summer before their junior year with their German teacher. They were so excited to go. I knew if Mike was going, I could depend on him to keep an eye on Alex, who with a twinkle in his eye, could come up with a plan to have fun.

One evening when their teacher, Mr. Kaelin, had made sure the boys were all in their rooms for the night, Alex convinced Mike and several others to sneak out and head into town for some fun. Bad idea!

They all could speak a little German, just enough to brag about American soccer and football. The next thing they knew they were being chased through the main square of the town by a group of local boys, known as ally as they raced to find their way back to their hotel.

Alex outran Mike and the others and managed to find his way back to the hotel where he waited for them. Observed an hour later they showed up beaten + bloody. To this day Alex regrets leaving Mike and the others behind to take the beating. He still talks about it.

Mike's mother, Carol, died some years after high school as I recall, and I lost track of him after he graduated and went to Cornell and only saw him about ten years after he graduated from college and came home for a visit and stopped down at our farm for a visit. The tall thin young man I knew in high school had grown into

a man. He was now married, lived in Virginia, and was learning the agastle business. It was so good to see him after all those years and to see how he had grown into such a wonderful man. He was still the same person, gracious, funny and respectful.

Last year, 2020, my son Alex called me and said, "Mom, Mike's in trouble!" He then tried to explain what was happening to him. My response was, "How can we help him?". "Prag," was my son's response. That's what I did.

Fast forward to January, 2021. Alex called again and said, "Mom, I think we can help Mike." Since we don't live on the farm, only occasionally stay there, Alex asked if Mike could stay at the farm in Petersburg, Ky. for a few months beginning in early February while he would meet with his attorney daily, Ben Dusing, another high school friend. "Of course," was my response.

The day of his arrival at the farm was gray and snow covered the road. My husband, Gary, and I greeted him at the front gate. I walked toward him, embraced him and said, "If I were lucky enough to have had another son I would want him to be you." He didn't respond, his eyes were filled with tears. He knew I wasn't judging him, I was simply embracing a friend of my son and expressing a mother's love.

The farm provided him the peace and solitude he needed to prepare for his upcoming trial. Occasionally my husband would talk to him and ask if he needed anything. He always graciously responded we had done enough! Just providing a place where he could hide till his trial began was enough.

In early April he told us he would be leaving soon. We decided to invite him to dinner at our daughter's store in Glendale, Ky, a forty-five minute drive from the farm. A week later on a Thursday evening we drove there for pizza. In the car we talked and laughed about high school and even talked about the Germany trip when Alex ran away while Mike took a beating. He laughed and said, "Alex could always out-run me!"

I asked him if he'd forgiven Alex after all these years. Again he laughed and said, "After all he has been to me, such a good friend, providing me counseling, and even groceries when I stayed at the farm, I can never repay him. I forgive him a long time ago!"

When dinner was over and we drove him back to the farm, we hugged one last time and I told him I was proud of him, and I know his mother, Carol, was looking down at him and she'd be proud of the man he is.

As my husband and I drove home that evening I realized that it might have been the last time I'd ever see Mike. My heart knows him to be a good man, someone I'm proud to call my friend, and my son's good friend for life. No matter what the future holds for Mike, my opinion of him will never change. I found him, after all these years, to be the same caring, kind, grateful man I have known for 32 years.

Life and time are precious gifts and I have stated before. May your decision be based on the goodness in the heart of Mike which I hope you have seen, and I know exists. I ask for a chance at life and time for Mike. Thank you for reading my letter.

Gaye E. Emerson

A. Wright, Ky 41011

July 8, 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

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No matter what the future holds for Mike, my opinion of him will never change. I find him, after all these years, to be the same caring, kind, beautiful man I have known for 32 years.

Life and time are precious gifts as I have stated before. May your decision be based on the goodness in the heart of Mike which I hope you have seen, and I know exists. I ask for a chance at life and time for Mike. Thank you for reading my letter.

Joyce Edmondson

[REDACTED]
Ft Wright, KY 41011

Exhibit 12

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

July 20, 2021

Dear Judge Abrams,

My names is Philip J. Hild, uncle to Michael C. Hild. I am retired and 80 years old this month. I worked in retail sales most of my career in Berrien County, Michigan where Mike was born and where I still reside alone. My wife recently died [REDACTED] in December, 2020. I am in [REDACTED] but continue to enjoy life as an avid reader and nature lover during these difficult times. I share Mike's passion for the environment--I'm proud to say it runs in the family!

I am writing you on behalf of my nephew, Mike, whom I understand has been found guilty in a recent trial in New York. The following are a few points I would like you consider on Mike's behalf as you deliberate his sentencing.

The home and the land I live on is an undeveloped eight acre forest/sanctuary plot that Mike helped me retain by shepherding me through the Live Well reverse mortgage process fifteen years ago. I have lived on my property for around forty years and it came to the point when I retired that I could no longer afford the taxes, insurance and maintenance. Mike came to the rescue with a reverse mortgage solution that allowed me to stay in my home and land that I love.

While I am not well-versed on Mike's community outreach programs in Richmond, but we did stay in touch about once a month when he called to check on me. He always made time in his busy schedule to stop by and see me when he visited relatives in Michigan.

I know Mike to have been an outstanding hard-working student and athlete. He also looked out for his younger brother, Ben throughout his elementary and high school years. Ben tells me no one "messed" with him knowing Mike was his big brother where they went to the same schools.

Judge, I wish you well in your deliberations and hope the above information would merit consideration of leniency on Mike's behalf in your sentencing process.

Sincerely,

Philip J. Hild

Exhibit 13

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

I am brother-in-law to Michael Christopher Hild; though feel that brother is better suited for our relationship as he has been in more than half of my life since he met my sister and has cared for me as I have to him as brothers. I live in Richmond, Virginia not too far from Mike and my sister which has made it so convenient having family close by to enjoy each other's company when so many other families don't have that opportunity. One of the earliest memories I have with Mike (a long time ago) was when we celebrated my sister's birthday with dinner on the Annabel Lee floating down the James River which was a one-of-a-kind night with family.

The qualities I know in Mike are that he is smart, generous, hard-working, caring, and devoted to family which is why it has been so easy to be close with him and call him brother to our family.

One of the many pleasant things that I love Mike for is the fact that we can have continual conversation about anything without a dull moment. We can discuss food, wine, oysters, traveling, current events, history, movies; all the while enjoying each other's company while we go to our favorite restaurants in Richmond, drinking wine they purchased on their travels which generously comes from their unlocked caged wine rack, shucking oysters and as Mike would call it "slurping" down oysters, many beach trips, trip to Italy, and many discussions about Richmond history.

Mike also inspires me with his generosity of time. A very busy man with a lot on his plate, he has provided so much time to me and my family which includes all events of the year and much more; birthdays which we have many to celebrate, New Year's Eves, Bachelor trip to Charleston, helping with house renovations, Mile alone painting my dining room 5 coats of Plum Purple making sure that it was properly covering the wall without imperfection, to most importantly helping us by babysitting our daughter which has been one of the sweetest things to enjoy seeing is her time well spent with family.

Acknowledging his hard-work ethic would take more than several pages but Mike always burnt the candle from both ends with many things that he did and was passionate about; and he wasn't scared of

trying new things either which of course was another way for us to spend a lot of time with each other. The new things that we worked together on entailed building a shed at the Oyster Farm, working the "Oyster Hoister" which was a device designed/built and put to use in order to hoist oyster cages out of the water off of their dock to sort and harvest oysters, staining their (what seemed 1 mile long) pier on some of the hottest days of the year. To name a few of the hard working/new things that we did together always was accompanied by and resulted in a beer, good food, and good memories which I will never forget.

Lastly, I would say the one of the most important bonds to our relationship was solidified by Mike accepting to be a groomsmen in my wedding. As a groom, of course you want to have the most important people in your life close by and was happy to have Mike right there with me to enjoy the fun ahead of the wedding and also on the day that I married my high school sweetheart. Mike is such a caring person and has always been devoted to my sister, his family, and ours; for that I will always be grateful.

Knowing that I have just included only memories of Mike and I; memories of time well spent with Mike and my family are what I cherish the most.

I have learned and lived so much with Mike which is a priceless thing and want so dearly to be maintained; therefore I sincerely ask that you take what I've written into consideration when determining a sentence for Mike and ask for leniency in your decision.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Jacob Christopher Dyer", is written over a large, loopy circular flourish. The signature is cursive and somewhat stylized.

Jacob Christopher Dyer

Exhibit 14

July 5, 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, NY 10007

Dear Judge Abrams:

I am writing this letter on behalf of Michael Hild. My husband is Mike's cousin. I've been part of the Hild family for 39 years. I'm currently 58 years old and live in Algonquin, IL. I'm employed by GSK in Pharmaceutical Sales.

While I realize Mike has been found guilty, I want to provide some personal experience with him that I hope you will take into consideration with regard to sentencing.

Again, I've known Mike for almost 40 years. His folks used to host annual events at their cottage in Indiana which we all attended. Mike was just a child then but I always marveled at how polite and respectful he and his brother, Ben, were. Starting a family myself I tried to model his parent's ways. Mike lost his mom, Carol, at a pretty young age. They had moved to Cincinnati at that point and I know this just broke his heart.

When Mike set off for Cornell University, there was no one prouder than his Dad. Uncle Don and I traded Christmas letters and Mike was always the highlight. Over time Mike and I became friends on Facebook and I loved seeing the different civic contributions he made to the Virginia neighborhood he helped gentrify. He truly loved that neighborhood.

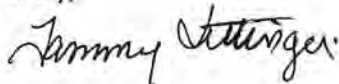
The last time I saw Mike was at my mother-in-law's funeral. She [REDACTED] and Mike and his wife Laura were diligent in inquiring about her and sending cards. They traveled for the services and spent time at our home in Algonquin where my children (in their mid-20's by then) got a chance to know Mike a little more than they had. Mike was a humble person, and shared many funny stories about the cousins growing up in Michigan and those visits to Indiana. He was a reliable, positive man.

Based on my knowledge of Mike's character, the acts to which he's been found guilty are surprising and inconsistent with any history I've had with him.

I'd strongly ask you to take my letter into consideration in imposing his sentence and plead for you to be lenient.

Thank you.

Respectfully,



Tammy Sittinger

Exhibit 15

June 24, 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

I am Mike Hild's older cousin, Gail Gersonde. I recently retired from a long career teaching elementary school in Michigan, where I currently reside. I am married and have one son, Adam, age 23.

I am writing to you on Mike's behalf to shine a light on the man that I have known all of his life. I care deeply for my cousin and would like to provide you with some details that will speak to his character as I know it. In turn, knowing that he has been found guilty, I hope this letter provides you with some background on Mike when you are making your decision with regard to his sentencing.

Mike and I are 10 years apart. I was the youngest grandchild until he arrived and took over that title. I mention this because we both shared a deep affection for our Grandmother, Geraldine Hild. When the time came for her to no longer live alone, Mike's family welcomed our Grandma into their Ft. Wright, Kentucky home. Our Grandma had a way of making all of her grandchildren feel special. We were all secretly jealous that Mike and his family had our Grandma to themselves. She remained there during Mike's high school and college years. He showed our aging Grandma (she lived to be 100) great compassion, patience and tenderness by including her in his daily activities, whether they were faith, academic or sports related. These are some of the character traits which define my cousin Mike. He is a kind and gentle soul. He cares deeply about his family, his faith and his community. The acts to which he has been found guilty are not consistent with the Mike that I know and dearly love.

In conclusion, I understand the severity of this matter and hope that you are able take this letter into consideration for leniency at the time of Mike's sentencing. I hold a special place in my heart for him, and always will.

Respectfully,



Gail M. Gersonde

██████████
St. Joseph, MI 49085
██████████

Exhibit 16

Sherri L Halder

[REDACTED]

Chester, VA 23836

[REDACTED]

Honorable Ronnie Abrams

United States District Judge

Thurgood Marshall United States Courthouse

40 Foley Square, Room 2203

New York, New York 10007

RE: Michael Hild

Dear Judge Abrams,

My name is Sherri Halder and my relationship to Michael is a family connection. He married my niece in 2002. Although he often goes by "Mike", I still refer to him as Michael as I have since we first met. I reside in the county of Chesterfield, Virginia and have been a life-long resident of the state of Virginia. I am an Information Technology professional and have decades of experience in this field.

Although I realize Michael has been found guilty, I ask for leniency in his sentencing. I have known Michael for many years and have never seen him exhibit any behavior which would make me doubt his sincerity, generosity, kindness and integrity. I know him to only have these characteristics and many more I would use to describe him as a decent human being. Michael and Laura have lived in the same house for many years and have never represented themselves as being anything other than average and living a normal life. If he did commit crimes to increase his wealth I've never witnessed how his wealth increased as his lifestyle showed zero indication of it.

The work Michael was undertaking in revitalizing downtown areas of Richmond, Virginia were having a positive impact on the community. It was changing the face of run-down areas and making them livable, exciting, entertaining and bringing jobs and hope for new business owners. They were providing opportunity and the belief that people could have a new start. It was wonderful to watch the changes occur and know the positive impact it was having.

On a more personal note, when my father was ill Michael was right there with our family providing his support and caring until the day of my father's passing. He was never reluctant to be present or provide his support to my father. My father held Michael in high esteem and that was a rarity for my father. He was a very conservative, hard-working and sole provider and parent for our family. My father is the one person I have the most respect and admiration for of any person I have ever known. He felt Michael was a good and genuine person. That had a strong influence on my expectations of Michael as I grew to know him over time and being a part of our family.

I request Judge Abrams that you consider the fine qualities of Michael as family man, a contributor to his community and to society as a whole. I have to express that I do not believe Michael did or ever would intentionally commit any crimes. It just does not fit with the person I have known all of these years.

Thank you for your consideration of this letter.

Sincerely,

Sherri Halder

Exhibit 17

Rina Amin Dyer

Richmond, VA 23230

July 27th, 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007 Dear Judge Abrams,

Dear Judge Abrams,

My name is Rina Dyer and I am Michael Hild's Sister In Law. I'm married to Jacob Dyer who is the brother of Laura Hild, Michael's wife. I've known Mike since I first started dating Jacob and have spent many occasions and family gatherings with him and his wife Laura. We spend pretty much majority of the holidays throughout the year together along with the rest of my husband's family. My first impression of Mike was that he is one of the smartest and most knowledgeable people I know. I always enjoyed having conversations with Mike because he knew a little bit about just everything so we never encountered awkward silence between us. Another thing I learned about Mike early on was that he cares a lot for his family, whether it's his wife's family or his own. I've had the pleasure of meeting his brother Ben and have seen firsthand how much Ben means to Mike and how supportive Mike has been to Ben for all these years. When Mike talks about Ben and his family including his niece and nephew and how they are doing, he always seems to light up. One of the great qualities Mike has is taking care of people, especially his wife Laura. You can tell how much he loves Laura and the bond that they share as a couple for all of these years.

For the longest time Mike, Laura, my husband and myself would catch up and hang out on a weekly basis. We're family but always felt like we were just great friends. We would vacation to the family beach house together, catch up for dinner and drinks on a regular basis and even play tennis at the local tennis courts near their home and have brunch over at their place afterwards. Mike loves to cook and he is always ready to dig in and make a batch of delicious scrambled eggs or try out some new recipe that him and Laura raved about. He is a foodie just like myself so we always had that in common. Majority of our time together typically consisted of enjoying delicious meals together as friends and as a family.

Mike and Laura were also one of the first family members on my husband's side to meet our daughter, [REDACTED] when she was born in March 2019. I still remember seeing Mike hold [REDACTED] for the first time and the genuine happiness he had in his eyes to see her for the

first time. He and Laura have continued to stay connected to [REDACTED] whether its at family gatherings or even recently when they both babysat [REDACTED] for us and gushed about how great of a time they had with her.

With everything that I have shared, I ask that you please take this letter into consideration when determining the sentencing for our friend and family member Mike Hild.

Thank you sincerely,

Rina Amin Dyer

Exhibit 18

Steven A. Epplen

[REDACTED]
Independence, KY
[REDACTED]

Honorable Ronnie Abrams United States
District Judge Thurgood Marshall United
States Courthouse 40 Foley Square, Room
2203 New York, New York 10007

Dear Judge Abrams:

My name is Steven A. Epplen and I am longtime friend of Michael (Mike) Hild. I am 46 years old, a Human Resources Manager with a Master of Arts degree from the University of New Haven in West Haven, Connecticut. I now reside in Independence, KY with my wife of 21 years and 4 kids, their ages are 18,16, 13 and 12. Mike and I met in High School and have been friends since that time, so I have been friends with him for over 30 years. The distance and kids have limited my interaction with Mike to emails, phone calls, and texts.

After college I attended the University of New Haven for graduate school, as I mentioned previously. Mike lived in the Hartford area very close to me. In that time, Mike and I continued that friendship. During this time, Mike went out of his way to make sure I was doing well. He would invite me up for dinner, to hang out, attend various events, and just to be with a familiar face and friend.

I tell you this because although I realize that Mike has been found guilty, I am writing on his behalf to provide you, your honor, with some information that I hope you will consider in making your decision with regard to Mike's sentencing. Mike has been as a classmate, teammate and most importantly a friend. He has always been a caring and compassionate person. To this day, I know that if Mike could help me or my family, he would. There is no doubt in my mind. There was no reason for him to look after me in graduate school while in Connecticut like he did. The only reason he did is because he is a genuine caring and compassionate person. In fact, after the trial, I texted him to see if he was okay. Mike called me to make sure I was okay. Who does that? A caring compassionate person, that's who. It broke my heart to hear of his conviction, because the things he was found guilty of are not things consistent with the person I know. Mike is an intelligent man who has always held himself accountable and accepted responsibility for his actions.

I saw these characteristics in high school as a teammate for the Covington Catholic High School football team as well as on the freshman basketball team. I would see this when he didn't execute a route, a block, or a play. This was seen as

a high school student when he didn't turn in an assessment and accepted consequences from his parents and or teachers. In college, Mike was home from Cornell for the Holidays in Fort Wright, KY and I stopped over to see him. I dropped and broke a glass. While cleaning it up, I cut my hand. Mike could have given me a towel and said go to the hospital and I will see you later, but no. Mike insisted on taking me to the hospital and staying there until I was stitched up. That is the type of compassionate, accountable, and caring person Mike is and will continue to be and that, we need in society.

These are the things that made me heartbroken when I heard about the conviction. Based on my knowledge of Mike's character, the acts to which he has been found guilty are inconsistent with my prior experiences of Mike. So, your honor, Judge Abrams, I write this letter today to you, humbly asking you to take this letter into consideration in imposing sentence and ask for your licensee. Please give Mike a chance to contribute to society again and allow him the chance to help others learn from his mistakes.

Regards,

A handwritten signature in blue ink, appearing to read 'Steve Epplen', with a long horizontal stroke extending to the right.

Steve Epplen, PHR, SHRM-CP

[REDACTED]

Independence, KY 41051

[REDACTED]

[REDACTED]

[REDACTED]

Exhibit 19



DEPARTMENT OF THE ARMY
UNITED STATES ARMY JOHN F. KENNEDY SPECIAL WARFARE CENTER AND SCHOOL
3004 ARDENNES STREET, STOP A
FORT BRAGG, NORTH CAROLINA 28310-9610

AOJK-PE

16 July 2021

MEMORANDUM For The Honorable Ronnie Abrams

SUBJECT: Character Reference for Mr. Michael Hild

1. Judge Abrams, I am writing you today in reference to my lifelong friend and colleague Mike Hild. Mike and I have been friends for over 30 years, beginning in high school and continuing until the present. Unfortunately, due to the many overseas deployments throughout the last 23 years of my Army career, my contact with Mike since college has been limited to phone calls and emails. That said, I have remained impressed by his character, willingness to help others, and his immense desire to learn from past mistakes. The last point, learning from past mistakes, is where I will focus below.

2. As a young officer I learned that a punishment should not become an obstacle or roadblock to enabling an individual to realize their truest potential as a Soldier. As I look at Mike and his conviction, the words of wisdom given to me by my first Platoon Sergeant are extremely relevant.

3. In high school and college Mike showed his true strengths as a natural leader, an incredibly intelligent student, and a tremendous friend that was always willing to help anyone that was in need. These are attributes that are invaluable in our society, and undoubtedly were carried into Mike's professional life as evidenced by his many successes.

4. In all actions, accountability and personal responsibility are essential, yet leaders like yourself must ensure that when holding people accountable for their mistakes and misdeeds, that the entire person, the "whole man" if you will, is looked at to ensure one's value to society can be fully realized. With that in mind I humbly request that the sentence levied upon Mike Hild enable him to "Soldier back" and provide our society with the benefit of his leadership, empathy, and intelligence.

4. The POC for the memorandum is the undersigned at [REDACTED] or [REDACTED]

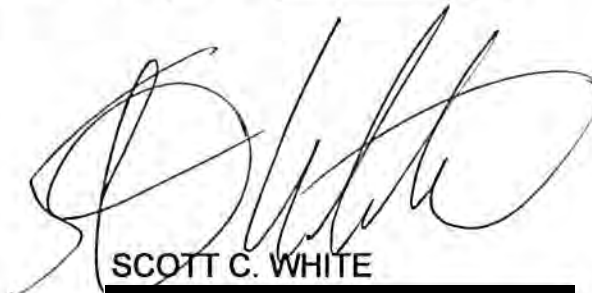

SCOTT C. WHITE
[REDACTED]

Exhibit 20

July 10, 2021

Wilson Rayfield

[REDACTED]
Midlothian, VA 23113

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Re: Michael Hild sentencing

Dear Judge Abrams:

My name is Wilson Rayfield and I am an architect in Richmond, Virginia. Mike and I have been close friends for nearly 20 years. We first met when Laura, his girlfriend and now wife, and I worked together.

Since first learning of the circumstances leading to the closure of Livewell Financial, I have been in a state of shock. The Mike that I have known for so long has always been a strict rule follower. He possesses a strong work ethic and sense of responsibility, which is why the charges against Mike have not made sense to me.

One of the things I've always admired about Mike is how deeply invested he gets into any of his endeavors and that he enjoys the hard work and putting the time in; he has never been one that looks for the easy way to do anything. We spent many weekends setting up and working on the oyster farm that he and Laura built. Mike was always adamant about processes and procedures, proper permits and required equipment – he never cut corners or took shortcuts.

Just over 10 years ago, when I was going through a difficult time in my personal life, Mike was incredibly supportive of me. With a lot of free time and a damaged psyche, I needed a friend that I could laugh with and someone to help rebuild my confidence. Mike was that friend, always available whenever I reached out. And as that friend that I knew I could call in a pinch – once, while I was out of town, he was the guy I called to help my wife by changing a tire in the middle of a hot summer day.

When Mike and Laura began their development work in the Manchester neighborhood south of Richmond, it was long overdue for someone to ignite commercial development in that area. What impressed me the most about this undertaking were the neighborhood clean-ups and tree trimming volunteer events that they would organize – providing supplies and refreshments for people from the

Honorable Ronnie Abrams

July 10, 2021

Page 2

area in the clean-up and beautification of both the commercial corridor and adjacent residential areas. In addition to the commercial redevelopment, I was also impressed by the number of derelict homes that Mike was also gutting and renovating – there was no way this would be a profitable endeavor due to the amount of work required to make them inhabitable; they were very deliberate about wanting to have a positive impact on the community beyond the retail corridor.

The Mike that I have known for so long is a smart, hard-working, loving friend with a goofy laugh and an honest heart; I am writing to ask for leniency in your sentencing of my friend Michael Hild.

Sincerely,

Wilson Rayfield

[REDACTED]

Exhibit 21

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

My name is Bill Berthelette, I am a 56-year-old former banking officer from the Midlands of South Carolina.

I have known Michael Hild for 15 years. I met Michael in 2006 when he applied for a multimillion dollar mortgage bankers line of credit (called a warehouse line of credit). At the time, I was a Vice President and Regional Business Development Director for a National Bank based in Dallas. Michael's company, Livewell Financial, was brokering reverse mortgage loans and was looking procure a line of credit to transition from broker to banker, a significant milestone in the mortgage lending industry. The bank nor i had ever banked a reverse mortgage company before, so we were somewhat apprehensive. After meeting with Michael, reviewing his business plan and seeing his model firsthand, the bank was very comfortable approving Livewell Financial for a line of credit.

Over the next 5 years, Livewell Financial was an outstanding client and they were considered one of our best customers. During this time, Michael taught us about the reverse mortgage business, and this allowed us to become one of the largest reverse mortgage banking warehouse platforms in the country. Michael was not only honest and forthcoming, but always willing to give information and knowledge freely without any expectation of receiving in return. I owe much of my success during that time to Michael's tutelage. Because of Michael's success as a client and him freely educating me in reverse mortgage lending, I was able to procure other large reverse mortgage companies as clients, Livewell's competitors. Michael did this with no hesitation whatsoever, something rarely seen in the mortgage banking industry.

After I left that bank, Michael and I remained friends and colleagues. Over the years, Michael has been a resource and a mentor to me. Over the past 15 years I have known Michael one of the most honest, intelligent, helpful, caring, giving and genuine people I have ever met. Michael remains a resource, confidant, and trusted friend.

Sincerely,



Louis W. "Bill" Berthelette
Camden, SC
[REDACTED]

Exhibit 22

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

June 21, 2021

Dear Judge Abrams

I am writing this on behalf of Mike Hild to give you some information that will help on his sentencing.

I am Mikes 73 year old Aunt.. I worked 34 years for Whirlpool Corporation and 20 years at an Insurance Office. His mother was my sister. I am divorced with no children so Mike and his brother, who also turned out to be a great man, are very special to me.

He was a good kid and turned out to be a great man. We are very proud of what he has accomplished in his life. They moved an hour away so I tried to go see them as much as I could. We always celebrated Holidays especially Thanksgiving and Christmas. He and his brother were and are great friends. They moved 6 hour away and I went as much as I could.

Mike got good grades, played football and graduated from Cornell in New York.. When he graduated we took a road trip to see him.. it was a great trip.

Mike worked at Capital One and then opened his Reverse Mortgage. He worked raising oysters. He worked hard all his life and his family was always important to him.

When his mother passed away he stayed and went to lawyers to help out his father . H e put his dreams of owning a house to try to keep his mothers wine bar/coffee shop going. He also paid off his brothers college debt. His mother passed away four months before Mikes wedding... He promised her he would still have it. We went to Virginia for his wedding... He married a great hard working woman. They are a great couple. They did not drive expensive cars, go on big vacations. They worked hard renovating a run down town and made it nice. They even planted trees and lugged water themselves.

When Mikes grandfather passed away he stayed to help his grandmother and us with the lawyers.

When his grandmother was sick he came to see her and worked in my yard to surprise me when I came home from work .

Please take in consideration all the wonderful things and hard work Mike has done in his life when passing judgement.

Respectfully

Joanne M. Hendrix

Exhibit 23

paul r battaglia [REDACTED] virginia beach virginia 23452

14 JULY 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

RE: United States v Michael Hild

Dear Judge Abrams,

I (a 52-year-old architect who is raising two teenage boys with my wife to whom I have been happily married for 21 years) write as a friend of Michael Hild. I have known Mike for approximately twenty years. I came to know Mike through Laura, who became, and is, his wife; I have known Laura as both a professional colleague and a friend for even longer. It was my privilege to have witnessed the progression of their friendship. It was my honor to have offered the prayers of the faithful at their wedding. Throughout the years, we have maintained an enjoyable friendship.

I have always admired Mike's sharp mind and keen insights. But I have a higher regard and gratitude for the warmth of his friendship. I have found Mike to be consistently supportive, thoughtful, loyal, and generous.

I have observed this thoughtful generosity to extend especially, passionately, to his family and friends. But it is also manifest in Mike's care for his neighbors. Mike has a history of investing his financial and emotional resources in his community. From his hometown neighborhood in Ohio, to his more recent adoption and vivification of the Manchester ("Dogtown") area of Richmond, Virginia, Mike is willing to do the work (literally and figuratively) to improve and sustain the community for the people who live and work there.

This stewardship further extends to the natural environment. Motivated by an appreciation inherited from Laura and her family's historic connection to the region along the York River, Mike established the Anderson's Neck Oyster Company and the Anderson's Neck Foundation; to conserve and restore the natural beauty of the habitat and to preserve and protect the traditions of the watermen.

I trust Mike's sentence to your honor's good judgment. But I also ask that, for the sake of Mike, and his wife Laura, your honor please consider and apply the most lenient aspect that justice may afford.

With gratitude for your honor's consideration of the contents of this letter, I am, respectfully,

A handwritten signature in blue ink, appearing to read "Paul R. Battaglia", with a long horizontal flourish extending to the right.

Exhibit 24

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

My name is Kellie Steger and I reside in St. Helena Island, SC. I am currently retired as of December 2020 after living and working in Virginia for 14 years. My previous working career was with a private mortgage insurance company called Radian Guaranty.

I'm writing to you as someone who has had the privilege and honor to work with and personally call Michael Hild my friend.

Our professional friendship began over 14 years ago as a vendor of Live Well Financial. My job as a representative for Radian was to call on local business's and support their needs. I witnessed Michael's passion for business and admiration amongst his team in a fast paced environment filled constant change. His leadership and care for his employees was evident as they all strived to follow his lead and grow this business. During this time we met monthly where the focus was to help support his team and grow the business channel providing leads for staffing and training. Michael always cared and believed that education amongst his staff was imperative to help provide them with the skills to preform their duties. There wasn't a time when I was visiting, where he wasn't involved helping find solutions to ensure the business would run more efficiently and effectively.

I also watched him grow a other business he started called Anderson's Neck Oyster Farm from the ground up along with numerous business ventures to become welcomed within the community and highly successful. My husband and myself attended numerous events held by the oyster farm where both he and his wife were always present running the operation working countless hours. He always took the time to greet us and thanked us for coming to support them. Mike's leadership skills and passion for always making things better impressed my husband and myself. We became fast friends outside of work as we enjoyed having so much in common. Together our passions for hard work, growing friendships and relationships and respect for each other impressed me to this day as someone I'm proud to call friend.

One of the businesses that he started with a doughnut shop called Hot Diggity Doughnuts. I remember counting down the days for the grand opening after spending countless hours making sure everything was perfect including the doughnut recipe. We discussed his passions for the perfect doughnut and his employees were joyful being able to work at such a cool place. Michael and my husband and I would share stories of taking the old city that had seen years of decay and crime and emptiness and build something that would benefit the neighborhood and it's residences. He believed he could make a difference for them and he

did. Such an impressive visionary who took dreams into reality. Michael has a passion for history and sharing what was about a city educating people about the past.

I've witnessed a very loving and close relationship with all members of his family. Taking trips, sharing family meals, supporting them and keeping the family together.

I realize that Michael Hild has been found guilty and I would like to write on his behalf, knowing him on a personal and professional level. His passion for running a business and vision to start a new venture is unlike anyone I've had the pleasure to call a friend. We remain friends and I hope that you will consider my letter as someone who admires and respect Michael Hild and will consider his admirable character traits and work ethics.

Respectfully,

Kellie Steger

[REDACTED]

St. Helena Island, SC

29920

Exhibit 25

July 15, 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

RE: Michael Hild

Dear Judge Abrams:

I am writing this letter as a personal reference for Michael Hild. I have known Mike for over twenty-five years, since our paths first crossed at Cornell University.

I met Mike during our Junior year of college when we were both accepted into the Cornell In Washington program. Mike and I were assigned to the same apartment for the semester. Though we hadn't known each other before our time in Washington, D.C., and had significantly different backgrounds, I immediately felt comfortable with Mike as a roommate. Mike grew up in Kentucky, was a big time athlete (playing football for Cornell), and was laser focused on finance and economics. I, on the other hand, grew up in a liberal Jewish family in the Northeast, hadn't played sports since little league and was terribly unfocused as I dipped my toes in courses such as "Writing about Math," "Popular Culture in the US, 1950 to the Present," and "Introduction to Digital Music."

In retrospect, it strikes me that my friendship with Mike is an example of what many are suggesting is the solution to the polarization we are currently experiencing as a country. Mike and I traveled in different "bubbles" yet we enjoyed each other's company and learned from each other's dissimilar perspectives. Ultimately, we chose to again live together for our senior year back in Ithaca.

Since our graduation from college, I continued to learn from Mike and enjoy our various conversations. Over the years I have been excited to share stories of meeting my wife, having children, and serving as a child welfare attorney for Indian tribes in the Northwest. Mike has demonstrated particular interest in my career and consistently asked nuanced questions about the unique challenges faced by tribes as well as their many successes. I have been similarly interested to hear about Mike's successes in the world of business: building a company from the ground up; reenergizing inner city Richmond; and incorporating environmental sustainability into business ventures. Mike always recounted his plans with excitement and pride.

I am hopeful that you will take this letter into consideration as you make your sentencing determination.

Sincerely,



Ken Levinson

Exhibit 26

July 15, 2021

Honorable Judge Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams:

By way of introduction my name is Steve Kramer and I am a friend of Michael Hild's, I have known Mike for a number of years since our high school days in the 1990's when we were classmates. Although we chose different directions after graduation he went to Cornell and I stayed in Northern Kentucky, we remained close friends. He was the best man in my wedding and I was in his wedding when he married Laura. When he [REDACTED] we bought his family's business and transformed into a successful and profitable business. Ultimately, Mike living in Richmond and me living in Cincinnati proved to be a difficult business arrangement so he sold his interest to a local investor, as being in Richmond, Virginia proved much too difficult to run a business. He was a wonderful partner and a great business mind I hated to lose him. That being said he helped me lay the ground work building a successful business that I sold in 2005.

I am writing this letter in regards to the recent guilty verdict in the United States District Court, while I realize that Mike was found guilty, this is not the Mike I have known for most of my adult life. I know Mike as a very compassionate religious person, who is dedicated to his wife and family. He was my business partner and is a dear friend, in the years that we were partners he oversaw a business and made sure that everyone was held to the highest ethical standards. While, I can speak for what happened with Live Well Financial I have known Mike and I firmly believe that he always would act in the upmost professional standards.

Judge, I am writing this letter to you in hopes that you understand the Mike Hild that I have known for 20 plus years, the man who was my business partner, one of my best friends and a dedicated husband. Someone who would do anything for anyone, the type of guy that would try to make someone else's day better. I know Mike we have been friends for a long time, I trust him and know him to be an honest person. I am asking you to consider the fact that he lost his mother [REDACTED], he has a wife a brother and nephew who means the world to him.

Sending Mike to prison is a death sentence with his family history he will not survive, I ask you honor to take that in to consideration. I plan to be at the sentencing hearing and am willing to address the Court in person. I hope that you will read this letter and take my thoughts into consideration. As I respect the Court and our system of Justice as I spent numerous years working at the local prosecutors office. I pray that you will read this letter and take into

account the life that Mike has lead as an honest driven businessman with ties to his community, a man that I trust with everything I have. I trust him with my life and my children's lives as a single parent. I would respectfully ask that you take this in to account at sentencing.

I hope you will consider my letter if you have any questions feel free to call or email me.

Respectfully Submitted,

A handwritten signature in blue ink, appearing to read 'SAK', with a long horizontal line extending to the right.

Steven A. Kramer

[REDACTED] cell

Exhibit 27

July 21, 2021

Honorable Judge Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Robert W Tomlinson Jr
[REDACTED]
Independence, KY 41051

Dear Judge Abrams:

I'm sending this letter requesting leniency on behalf of Michael Hild, who was convicted of multiple counts of fraud on April 30, 2021 and will be sentenced on September 10, 2021. I have known Mike since high school and worked for him and his family during college. Mike and his family are a big reason I am the person I am today. Sadly, Mike's mom Carol who was also like a mom to me [REDACTED] in 2002. I helped Mike move to Richmond in the late 90's and was in Mike's wedding to Laura.

I appreciate your fairness throughout the trial and understand he was convicted on all counts. Based on my history with Mike, the acts to which he has been found guilty and the picture painted by the prosecution are inconsistent with the person I know. The funds that Mike received from the company were primarily used to revitalize the Manchester neighborhood in Richmond, VA. The revitalization of the neighborhood was a project that he and Laura were very passionate about.

I humbly request a lenient sentence as time in jail will put his family in severe difficulty, including his father, who has a serious heart condition.

Thank you for taking the time to read my letter. I can be reached at [REDACTED] or via email at [REDACTED].

Sincerely,

Robert Tomlinson

Robert W Tomlinson Jr

Exhibit 28

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

July 6, 2021

Dear Judge Abrams,

My name is Stephen "Drew" Raine (39 years of age) of Richmond, Virginia, my wife and I run a small family print shop a few miles from our residence on the outskirts of the city. I am writing to you as a friend of Mr. Michael Hild whom I have known just shy of a decade. In spite of being found guilty, I wholeheartedly hope that my letter regarding Michael's character is weighed in his sentencing.

Michael and I met at a community event in Richmond where we formed a bond roughly 8 years ago. On occasion Michael would invite my wife and I to events he hosted in or around town in addition to just running into each other almost everywhere we went. We often brought our two children (now 16 and 10 years) to the events which he invited us; Michael was very accommodating to our children to make sure they were enjoying their stay. Michael has always been modest and his love for life, family and friends is obvious, it resonates to others around him. He and his wife Laura seem to be two peas in a pod, always together and always so happy. The many conversations Michael and I have had through the years were most notably about history, architecture, the Chesapeake Bay, our Catholic upbringings, and our communities. From these conversations I can tell you that he is a kind, loyal, courteous, and reverent gentleman.

I knew of the allegations surrounding Michael, I truly never would have believed he could be guilty of them. When imposing his sentencing, I ask for your leniency as I believe society has benefitted from Mr. Michael Hild's presence.

Respectfully,



Stephen D. Raine Jr.

Exhibit 29

June 18, 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

My name is Bob Noll, I have been an educator for 34 years in both parochial and public schools. I am writing in support of Mr. Michael Hild. I have known Michael for 30 years and was his teacher and coach in High School. I spent a lot of time with Michael in class, on the field, and outside of regular school settings and got to see the young man he was and the man he was going to become. I have seen him succeed and fail and watched with admiration at his response in both types of situations. Michael had a great ability to both lead and follow and knew when each was needed.

I have stayed in touch with him and have watched his journey from afar. Michael and his family, (parents, sibling, and wife), have done some marvelous things on behalf of others. He is a good man who has a deep faith and commitment to help others. Nothing I have seen over the years makes me believe he is not still that person.

Even in the best situations people stray from their intended path. I support our justice system and must accept that Michael made some mistakes that had tremendous consequences for others. It is not for me to judge Michael's actions in this case, I luckily have God, the jury, and you for this task.

Having been a Teacher, Coach, and Administrator for 34 years, I am certainly a believer in choices having consequences. I have also seen the power of 2nd chances and the opportunity to make good on past choices. Young and old alike, students, colleagues, and parents have all thrived with an opportunity to reflect and become better. Some repeat their mistakes, but my experience is that most take full advantage of the opportunity to be "better" moving forward.

As I said, I have known Michael for 30 years and I have seen him do some wonderful things with his time. I have also seen him first hand make mistakes and become better as a result. I will pray for you as this responsibility cannot be easy. I ask you to please consider my experiences of who Michael is and who he can still be for himself and others. Thanks so much for your time and consideration.

God Bless,

A handwritten signature in black ink that reads "Bob Noll". The signature is stylized with a large, looped "B" and a cursive "Noll".

Bob Noll

Exhibit 30

May 21, 2021

Honorable Ronnie Abrams
United States Courthouse
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, NY 10007

Dear Judge Abrams:

It is with immense honor that I gladly give a character recommend for **Mr. Michael C. Hild.**

I have known Mike for **31 years**. I know him to be a good man who is currently distressed by his current circumstances. Based on my knowledge of Michael's character, the acts to which he has been found guilty are completely inconsistent with his prior history. He is a very responsible son, brother, husband, and real friend to all that truly know him.

Mike has an excellent rapport with everyone he has come into contact. He is enthusiastic and honest. This current situation is not the Mike that I know. In fact, one time when we were out to eat, a table next to us did a "dine & dash". I was not aware of this until we went to pay our bill, but Mike noticed. Mike covered the cost of their table and left a tip. He said, "It is not that waitress' fault, and this is the right thing to do." That speaks to me of a man of integrity. Mike has excellent communication skills, which helps him connect with people of all ages and backgrounds. Although Mike went to Cornell, he never forgot his roots here in Northern Kentucky.

Mike is a cherished and dear friend whom I am honored to have known him for this long. I honestly consider Mike to be more like a brother. So much so, that when his mom passed away, I cut my trip off early in Europe and flew through the night to be with him just in time for her funeral mass. There are not many people in the world I know that would do that for friend. But it was important that I be there for him because I know he would have done the same for me.

Again, based on my knowledge of Michael's character, the acts to which he has been found guilty are completely inconsistent with his prior history.

I hope this letter is taken into consideration for leniency during Mike's sentencing.

Sincerely,



Ernie Flokowski

[REDACTED]

[REDACTED] mobile

Exhibit 31

June 14, 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

I am a friend and former colleague of Michael Hild. Michael worked for me for about a year from mid-1999 to mid-2000 at Capital One Financial in the Glen Allen, VA area. We changed roles but both of us continued at Capital One for several more years. I have held several financial service roles at different companies around the country since my time at Capital One. Currently I am President/CEO of Christian Community Credit Union based in San Dimas, California.

I am writing to you because I recently learned that Michael has been found guilty of financial crimes related to Live Well Financial. I was a bit shocked by this news as all of this seems out of character for Michael and is not consistent with my interactions with him over many years.

I would call myself a friend of Michael although our interactions have become less frequent as the years have gone by. I attended Michael and Laura's wedding. Michael was one of the best employees that I have ever managed. With his help, myself, Michael and two others won the Circle of Excellence award from Capital One Financial in May of 2000.

This award was given to the best of the best among Capital One employees for delivering excellence customer service or for creating and delivering substantial value through a new project or initiative. Our award was for delivering significant value creation.

While I was working for Chase Auto Finance, I learned that Michael had started Live Well Financial. I was one of his early investors and purchased a bond/note for \$10,000 which included two shares of Live Well Financial stock. The bond/note had a payment schedule and Michael always made sure the payments were made on time and he even had Live Well Financial pay off the remaining balance early.

Over the past many years, we would trade a few emails or a phone calls to keep in touch and were Facebook friends. I always held high respect for Michael's hard work ethic demonstrated by his growth of Live Well Financial, by his starting and running a fresh oyster company and by his many commercial property renovation projects across the Richmond area. I felt that Michael's motivation was driven by his desire to improve things around him such as to improve the condition of neighborhoods around downtown Richmond.

As a small Live Well Financial stockholder, I did lose what value my two shares might have been worth, but I also recognize that my original bond/note was paid many years prior, so I hold no grudge against Michael.

I won't pretend to have any knowledge of what happened with Michael over the past several years at Live Well Financial. However, Michael, the man that I knew was a caring, hard working person. A person who loved his wife and who wanted to make the things, places, and people around him better than how he found them.

As the President/CEO of a Christian financial institution, Christian Community Credit Union, my faith is very important to me. I believe that all people are sinners – that all men do have faults. I do believe that my God is a God who loves, who forgives and who gives us second chances.

When Peter asked Jesus how many times, he must forgive his brother and suggested seven times, Jesus replied that Peter should forgive seven times seventy times. Jesus did expect repentance and told people to go and sin no more, but he loved and forgave.

I hope that you will look at the full picture of Michael's life to this point and consider this when deciding what is appropriate for Michael in how he spends the rest of his life.

Sincerely yours,

S. Blair Korschun
President/CEO
Christian Community Credit Union
[REDACTED]
San Dimas, CA 91773

Exhibit 32

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

June 21, 2021

Dear Judge Abrams

I am writing this in regards to Mike Hilds sentencing. I am Michaels 96 year old grandmother and live in "Hospice at home". I live in Watervliet, Michigan on Paw Paw Lake.

I have known and loved him since he was born in St. Joseph, Michigan. His family moved to Union, Michigan on Long Lake and his fun was boating and swimming. After Union he moved to Ft. Wright, Kentucky.

Michael attended Cornell College and played football while there. He also graduated from there and I was lucky to see both of them.

Michael worked at Capital One and started an oyster farm. He seemed very happy working really hard .

On Thanksgiving day, he came to his parents home and cooked the whole meal by himself. After much begging he let me mash the potatoes. Holidays were spent together and everyone enjoyed them.

Shortly after Michaels mother passed away he was married to a very nice girl {Laura}. From then on traveling was to far so we communicate by phone.

Michael did come to see me two summer ago when I was suppose to die with his brother Benjamin in a truck.

Michael is one of the hardest workers and best person I have know in all my 96 years.

Please take my letter into consideration when imposing sentence.

Respectfully

Mary J Hendix

Exhibit 33

July 15, 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Dear Judge Abrams,

My name is William C. Means. Michael knows me by Chuck. I am a Principal Emeritus, (retired) with HKS Architects. I'm 71 years old and have known Michael and his wife Laura for 18 years. I employed Laura as an interior designer in 2003. By the time I retired fully in 2014, Laura had been elevated to the Director of Interior Design for the Mid-Atlantic region of our 1,300 person international architectural firm.

The majority of my relationship with Michael has been through Laura. I have never known a more dedicated or loving couple than Michael and Laura. As a Facebook friend with Michael, I came to know not only of his commitment to his family, but to his community. I have never known him as anything other than honest, hard working and loving individual. He believes strongly in the City of Richmond and has worked tirelessly to make it a better place for all individuals to live. I moved to the Richmond area in 1986 with my young family and have seen the city rise from a place of deterioration and disparity to a thriving and prosperous city largely due to individuals like Michael.

Laura is a precious person who has always been supported and cherished by Michael. Her work ethic, moral behavior and talents are second to none. I believe this to be largely due to the unparalleled love, devotion and support she has always received from Michael. I can truthfully say I, and our organization, have been enormously blessed to have Laura and Michael as part of our HKS family.

Thank you for allowing me to express my sincere support for this wonderful couple and for Michael.

Sincerely,

William C. Means, AIA
Principal Emeritus, HKS Architects

Exhibit 34

(Handwritten and Transcribed Letter)

DR. EUGENE F. SITTINGER & ASSOCIATES
5330 W. Devon Avenue
Chicago, Ill. 60646

Charles M. Sittinger

Chicago, IL 60630

July 15, 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York

Dear Judge Abrams:

My name is Charles Sittinger. I am writing this letter on behalf of Michael Hild, my first cousin. I am 59 years old, a college graduate, and have lived in Chicago my entire life.

Your Honor, in this letter, I would like to share a few personal insights I have of Michael. I am 13 years older than him, and I have watched my cousin grow up to be the fine young man every parent wants their son to be. While growing up, Michael was an Honor Roll student, and was a superb athlete, excelling in football

DR. EUGENE F. SITTINGER & ASSOCIATES
5330 W. Devon Avenue
Chicago, Ill. 60646

(2)


and basketball. He was also a member of Cornell University's football team.

His late mother, Carol Hild, always guided Michael to strive for success in life, but to always do so in an honorable and honest way. Hard work, patience, and no short cuts will eventually be rewarded.

I truly believe Michael has never lost sight of the words of wisdom his parents bestowed on him in his youth and adult life:

Honesty is ^{the} Best Policy

Michael has lived his whole life treating family, friends, and acquaintances with undue respect. And he will continue to be the gentleman that he is the rest of his life. Your Honor, I greatly appreciate your consideration of this ^{letter} in September.

Thank You,
Charles M. 

Charles M. Sittinger

Chicago, IL 60630

July 15, 2021

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, 10007

Dear Judge Abrams,

My name is Charles Sittinger. I am writing this letter on behalf of Michael Hild, my first cousin. I am 59 years old, a college graduate, and have lived in Chicago my entire life.

Your Honor, in this letter, I would like to share a few personal insights I have of Michael. I am 13 years older than him, and I have watched my cousin grow up to be the fine young man every parent wants their son to be. While growing up, Michael was an Honor Roll student, and was a superb athlete, excelling in football and basketball. He was also a member of Cornell University's football team.

His late mother, Carol Hild, always guided Michael to strive for success in life, but to always do so in a honorable and honest way. Hard work, patience, and no short cuts will eventually be rewarded.

I truly believe Michael has never lost sight of the words of wisdom his parents bestowed on him in his youth and adult life: Honesty is the Best Policy.

Michael has lived his whole life treating family, friends, and acquaintances with undue respect. And he will continue to be the gentleman that he is the rest of his life. Your Honor, I greatly appreciate your consideration of this letter in September.

Thank You,
Charles M. Sittinger

Exhibit 35

(Handwritten and Transcribed Letter)

Honorable Ronnie Abrams
US District Judge
Thurgood Marshall US Courthouse
40 Foley Square, Room 2203
NY, NY 10017

Dear Judge Abrams,

My name is James M. Geronde Sr. I am a first cousin of Michael C. Hild. His father Donald is the youngest sibling of my late Mother, Joan Field Geronde.

Prior to joining the Navy in 1984, I spent a year in Michigan, not far from where Mike was living with his family in Elkhart, IN. I lived with them that summer and we spent a great deal of time together, both in Indiana and their summer cottage in Union, MI.

My Mother passed away in 2011, Mike came up from VA to support my family and attend the funeral.

We all love Mike and find it hard to believe he is guilty of the crimes he was convicted of. Any mercy shown by the Court is greatly appreciated by my family. Sincerely,
James M. Geronde Sr.

Honorable Ronnie Abrams
US District Judge
Thurgood Marshall US Courthouse
40 Foley Square, Room 2203
NY, NY 10017

Dear Judge Abrams,

My mom is James M. Gersonde Sr. I am a first cousin of Michael C. Hild. His father Donald is the youngest sibling of my late Mother, Joan Hild Gersonde.

Prior to joining the Navy in 1984, I spent a year in Michigan, not far from where Mike was living with his family in Elkhart, IN. I lived with them that summer and we spent a great deal of time together, both in Indiana and their summer cottage in Union, MI.

My mother passed away in 2011, Mike came up from VA to support my family and attend the funeral.

We all love Mike and find it hard to believe he is guilty of the crimes he was convicted of. Any mercy shown by the Court is greatly appreciated by my family.

Sincerely,
James M. Gersonde Sr.

Exhibit 36

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

July 11, 2021

Dear Judge Abrams,

My name is Niels Crone, and I am now the COO of a non-profit called Rare.org. I worked as the Director of Risk Management at CapitalOne for a short time between 1999 and 2000. Mike Hild was one of my team members (I was his supervisor). I found him to be smart, reliable, and fair. When I left CapitalOne for the Global Steel Exchange in 2000, I tried to convince Mike to join me as I found him to be a valuable colleague. That did not work out as he had other plans in the mortgage industry. We have since kept in touch from time to time though it has been many years since I last talked to him. I have no perspective on what he has done over these past years, but I wanted to provide you with the positive interactions I had with Mike many years ago. I would be happy to provide any additional information if needed.

Best regards,



Niels Crone

[REDACTED]
McLean, VA 22101

Exhibit 37

12Jan2023

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square, Room 2203
New York, New York 10007

Re: Letter to the Judge regarding the sentencing of Michael Hild

Dear Judge Abrams,

My name is Marc Janson and I am writing this letter on behalf of Mike Hild. I am a personal friend of Mike's going back to 1991. I am currently a Cardiac Anesthesiologist at Baptist Health Louisville. I currently live in Louisville Ky but grew up as a neighbor of Mike's in Northern KY and attended high school with him.

I am writing this letter on his behalf to provide the court with some information that I hope you will consider in making your decision with regard to sentencing.

I have had the pleasure of being a friend to Mike for many years. Mike first came into my life when his family moved a few doors down from me when we were sophomores in high school. We became fast friends. Mike was a valuable friend to me in high school because he was very smart and caring. He would tutor me in math and physics when I would struggle – which was frequently. I can remember many evenings where he would invite me to come down to his house for dinners while we studied together. This meant a lot to me and was invaluable in my education through high school. I can also remember many weekends spent with him and his family watching Notre Dame football games since Mike had come from an area of Indiana close to the University. These are fond memories since my grandfather had passed away several years prior and he was also a big follower of Notre Dame football.

Mike graduated at a high rank in our high school class. He was a valuable member of our football team and a very valuable friend to me through all the years. We kept in touch throughout the years and I was always very proud to have Mike as a friend.

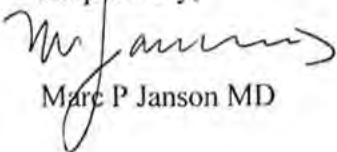
Based on my knowledge of Michael's character, the acts to which he has been found guilty are inconsistent with his prior history or character.

It is hard for me to write this letter only in the sense that I am asking for leniency from the court on Mike's behalf. This may seem like a hollow sentiment, but my life has been better because I had Mike in my life. I truly believe Mike has lived a good life.

I sincerely stand up to be counted as a friend and a believer in Mike. I stand by to offer my love and encouragement to him. I hope and pray for him to be reunited with his wife and family.

Thank you, Your Honor, for taking the time and consideration to read my letter. I implore your wisdom for a just and lenient sentence on Michael's behalf

Respectfully,



Marc P Janson MD

Exhibit 38

Michael W. Murphy

[REDACTED]

Ft. Mitchell Ky 41017

Honorable Ronnie Abrams

United States District Judge

Thurgood Marshall United States Courthouse

40 Foley Square – Room 2203

New York, New York 10007

Dear Judge Abrams,

I am a high school/college friend and former high school football teammate of Michael Hild. Michael and his family moved to our area right around the time we all graduated from elementary school and many of us moved on to our freshman year at Covington Catholic High School in Park Hills, Ky. Michael and I had many of the same friends and got to know each other very well over our high school years through playing football together. We stayed in touch during our first years of college, but our paths took us in different directions as Michael went to Cornell and I stayed in the Northern Kentucky area.

I am writing this letter today on Michael's behalf to provide you with my testimony to Michael's character that I hope you'll consider in making your decision regarding his sentencing later this month. I realize Michael has been found guilty, but, because of my firm belief that there is, indeed, much good in Michael, that he has learned from his mistakes, and that he has so much to offer to the world because he is a good man who does deeply care for those around him.

During the time that Michael and I were close, one of the things that stood out about him – aside from his above-average intellect and tremendous athletic ability – was a deeply ingrained kindness that he learned from his parents, who were two of the most giving, caring people in our communities in the 1990's. Michael had a deep sense of the importance of humility, compassion, and, as he displayed for many years over the last two decades, a passion for giving back to those in need and the communities he lived in.

Both in high school at Covington Catholic and in our early college years, Michael was gifted in every way a young man that age could possibly be. Despite his blessings, he always carried himself in such a way that he never seemed to believe he was better than anyone else. He was good and kind to not only his friends and family, but also those around him who needed it the most. I remember vividly his seeming to have a deeper understanding of the human condition and being able to be a bright light for those who needed it the most.

The larger reason for that caring/giving side is because Michael was raised by two wonderful parents who instilled in both Michael and his brother, Ben, the importance of being a good person and being mindful of those in need. During our time at Covington Catholic High School, Michael's family gave to our community in so many ways – through financial donations, hosting gatherings at their home, and always making sure that it was known that they were strident

supporters not only of the school and athletic programs, but most importantly, each person who made up the community.

Because of MY understanding of who Michael was, is, and I believe always will be, to say I was shocked when he was charged with the crimes which he was found guilty of in your court would be a dramatic understatement. Those acts are COMPLETELY inconsistent with his prior history and the sterling character. This whole ordeal has come as a tremendous shock to many of us who care for Michael.

It is with deep respect for your role as judge that I ask you to take this letter in to consideration in imposing sentence on Michael. On behalf of those in Northern Kentucky and in the Covington Catholic High School community who care for Michael, his wife, Laura, and his family who have meant so much to all of us over the last 30+ years, we ask for leniency in your decision.

With gratitude for you taking the time to read this,

Michael Murphy

Ft. Mitchell Ky

Covington Catholic Class of 1993

Exhibit 39

William Jerro

McLean, VA 22102

January 11, 2023

Honorable Ronnie Abrams
United States District Judge
Thurgood Marshall United States Courthouse
40 Foley Square
Room 2203
New York, NY 10007

RE: Sentencing of Michael Hild

Dear Judge Abrams,

I am writing this letter on behalf of Michael Hild. I have known Mike since 2002, and I have had the pleasure of working with him and calling him a friend since then. Mike and I met while he was working at Capital One. At the time we met, I was the Chief Executive Officer of a national insurance agency that had a significant partnership with Capital One. Mike and his team worked on site with us at our headquarters in McLean, VA for about a year, and during this time, we spent a considerable amount of time together. Mike impressed me almost immediately. I found him to be highly intelligent, analytical, ambitious, humble, kindhearted, and caring, and it was his interaction with my employees and his colleagues that was most notable. He was supportive of them and inspirational, like a mentor, and sincere and empathetic. I got the feeling he was more interested in helping people around him achieve their own success rather than focusing on his own recognition.

I was correct. People gravitate towards Mike because he is sincere and trustworthy, and he has a talent for making everyone around him better. He is also someone with good moral values and lives his life with benevolent purpose. Mike wants to leave a positive impact on people and society, and it shows in many of his endeavors. He has afforded employment opportunities to numerous people through the creation of a multitude of businesses, and overall, had a positive impact on most of their lives. He has attempted to revitalize impoverished neighborhoods to improve the quality of life in the surrounding area. But it is his earnest desire and willingness to help people that is perhaps his strongest trait.

Mike and I and have maintained a friendship ever since we met. I believe him to be of the same high character today as he was when we met twenty-one years ago. He is someone,

when afforded the opportunity, who makes the community and people around him better, and I hope he has the opportunity to continue to do so. Please take this letter as a positive contributing factor during Mike's sentencing. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to be 'William Jerro', written over the printed name.

William Jerro